

## CA



W-15016

May 1, 2015

BQW

Deputy Associate Administrator for Insurance  
Federal Insurance and Mitigation Administration

November 1, 2015, Program Changes

This memorandum provides notification of program changes that will take effect on November 1, 2015. Many of these changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 and the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the *NFIP Flood Insurance Manual* (FIM), the Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Key program changes that will take effect on November 1, 2015 include:

- Implementation of a procedure to identify business properties in order to implement the 25-percent annual premium increases on Pre-FIRM subsidized business properties;
- Reformatting of rate tables to identify business rates and incorporation into the FIM of additional rates for buildings with the lowest floor below the Base Flood Elevation;
- Changes to certain flood insurance underwriting forms to capture additional data elements;
- Expanded instructions for the Floodproofing Certificate for Non-Residential Structures, also used for business properties;
- Revisions to the endorsement and cancellation rules on prior term refunds; and
- New reporting requirement for Mortgage Portfolio Protection Program policies.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of the NFIP Program Changes Effective November 1, 2015
  - Attachment B – Non-Residential Building Use Questionnaire
  - Attachment C – Pro forma FIRM Application Form for Business Properties and Manufactured Homes
- Attachment D – Flood Hazard Insurance Policy Information Statement  
Attachment E – Flood Hazard Insurance Policy Information Statement  
Attachment F – Flood Hazard Insurance Policy Information Statement  
Attachment G – TRRP Plan and Edit Specifications Changes Effective November 1, 2015

### Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

[www.fema.gov](http://www.fema.gov)



U.S. Department of Homeland Security  
Washington, D.C. 20472

October 1, 2015

**Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent**

Roy E. Wright *Roy E. Wright*

### April 1, 2016, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective April 1, 2016. Many of these changes result from continued implementation of the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) and the Biggert-Waters Flood Insurance Reform Act of 2012. The changes will require modifications to the *NFIP Flood Insurance Manual*, *Transaction Record Reporting and Processing (TRRP) Plan*, and the *Edit Specifications* document. Highlights of the Program Changes effective April 1, 2016, include the following:

- Updated premium rates conforming to HFIAA premium rate caps;
- Implementation of 25-percent rate increases for policies covering non-residential business properties;
- Increased Federal Policy Fee for all policies and increased Reserved Fund Assessment for Preferred Risk Policies (PRPs);
- New premium increases and rating procedures for PRPs, and policies rated under the Newly Mapped procedure;
- New base premium tables, replacing the previous premium tables, for PRPs and policies rated under the Newly Mapped procedure;
- Revised PRP/Newly Mapped Application form showing the premium calculations;
- Elimination of subsidies for certain pre-Flood Insurance Rate Map properties with policies that lapse and are reinstated;
- Clarifications concerning reformation of coverage; and
- Updated declarations page required.

- Attachment A – Summary of the NFIP April 2016 Program Changes
- Attachment B – Updated Rate Tables for the Rating and Condominium Sections of the NFIP Flood Insurance Manual Effective April 1, 2016
- Attachment C – New Rating Methodology and Revised Application Form for Preferred Risk Policies and Newly Mapped Areas Effective April 1, 2016



# NATIONAL FLOOD INSURANCE PROGRAM

# Biggest Waters Flood Insurance Reform Act of 2012

# Homeowner Flood Insurance Affordability Act of 2014

## NFIP Documents

- [Bulletins & Manuals](#)
- [eWatermark](#)

Welcome to the NFIP  
**iService**  
Website

Homeowner Flood  
Insurance Affordability  
Act of 2014

iService  
team

# Flood Insurance Manual, Effective November 1, 2015

The National Flood Insurance Program (NFIP) Flood Insurance Manual is used primarily by insurers and agents selling and servicing Federal flood insurance.



		Size	Publication Date
	<a href="#">ZIP file containing all the FIM sections</a>	34.61M	September 24, 2015
	<a href="#">November 2015 Change Package</a>	15.26M	September 24, 2015



# Topics

- **Changes to the Applications and Declarations Page**
- **Non-residential Categories: Non-Residential Business & Other Non-Residential Properties**
- **New Rating Structure for PRP and Newly Mapped**
- **Subsidy Elimination for Lapsed Policies**
- **Re-Underwriting Requirement**
- **New Elevation Certificate and Floodproofing Certificate**



# Topics

Changes to the Applications and Declarations Page





# ■ Application

- Newly Mapped/PRP
- Business Class
- Mapping Info
- Lapsed

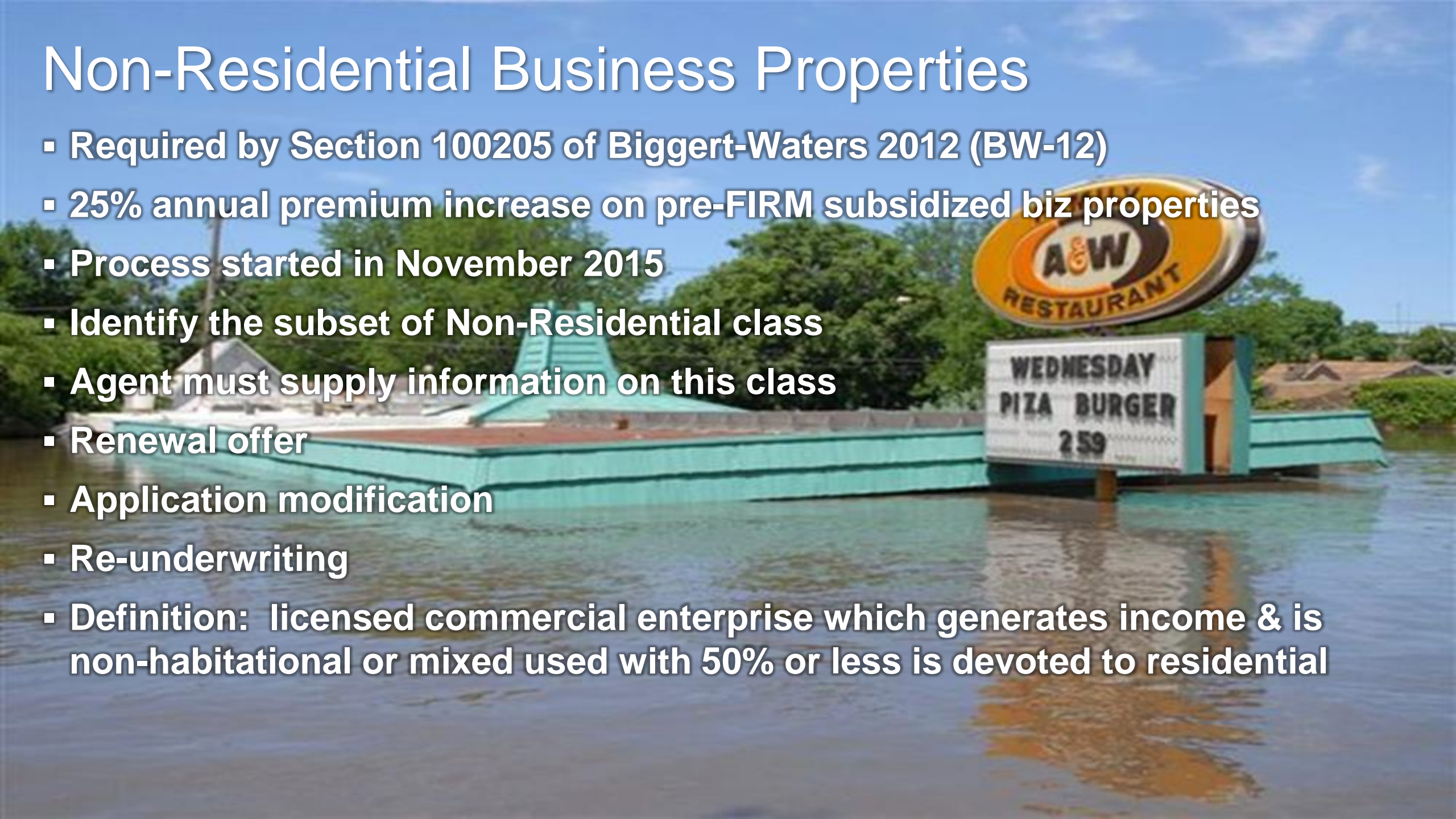
# ■ Declarations Page

ALL BUILDINGS	COMMUNITY
<p><b>1. BUILDING PURPOSE</b></p> <p><input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE — SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ %</p> <p><b>2. BUILDING OCCUPANCY</b></p> <p><input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL BUSINESS <input type="checkbox"/> OTHER NON-RESIDENTIAL</p> <p><b>3. IS THE BUILDING A HOUSE OF WORSHIP?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><b>4. IS THE BUILDING AN AGRICULTURAL STRUCTURE?</b> <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><b>5. BUILDING DESCRIPTION (CHECK ONE)</b></p> <p><input type="checkbox"/> MAIN HOUSE <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> BARN <input type="checkbox"/> APARTMENT BUILDING <input type="checkbox"/> APARTMENT - UNIT <input type="checkbox"/> COOPERATIVE BUILDING <input type="checkbox"/> COOPERATIVE - UNIT <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> TOOL/STORAGE SHED</p>	<p><input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> OTHER: _____</p> <p><b>6. CONDOMINIUM INFORMATION</b></p> <p>IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IS COVERAGE FOR THE ENTIRE BUILDING? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE</p> <p>IS COVERAGE FOR A CONDOMINIUM UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p><b>RATING MAP INFORMATION</b></p> <p>NAME OF COUNTY/PARISH: _____</p> <p>COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____</p> <p>FIRM ZONE: _____ MAP DATE: ____/____/____</p> <p><b>CURRENT MAP INFORMATION</b></p> <p>CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ - _____</p> <p>CURRENT FIRM ZONE: _____ CURRENT BFE: _____</p> <p>MAP DATE: ____/____/____</p> <p><b>NEWLY MAPPED INFORMATION</b></p> <p>DATE THE BUILDING WAS NEWLY MAPPED INTO THE SFHA: ____/____/____</p>
<p><b>PRIOR NFIP COVERAGE</b></p>	<p><b>COMPLETE THIS SECTION ONLY FOR PRE-FIRM BUILDINGS LOCATED IN AN SFHA.</b></p> <p>1. HAS THE APPLICANT HAD A PRIOR NFIP POLICY FOR THIS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>2. WAS THE POLICY REQUIRED BY THE LENDER UNDER MANDATORY PURCHASE? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>3. IF YES, HAS THE PRIOR NFIP POLICY EVER LAPSED WHILE COVERAGE WAS REQUIRED UNDER MANDATORY PURCHASE BY THE LENDER? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>4. IF YES, WAS THE LAPSE THE RESULT OF A COMMUNITY SUSPENSION? <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>IF YES, WHAT IS THE SUSPENSION DATE? ____/____/____</p> <p>WHAT IS THE REINSTATEMENT DATE? ____/____/____</p> <p>5. WILL THIS POLICY BE EFFECTIVE WITHIN 180 DAYS OF THE COMMUNITY REINSTATEMENT AFTER SUSPENSION REFERRED TO IN (4) ABOVE? <input type="checkbox"/> YES <input type="checkbox"/> NO</p>

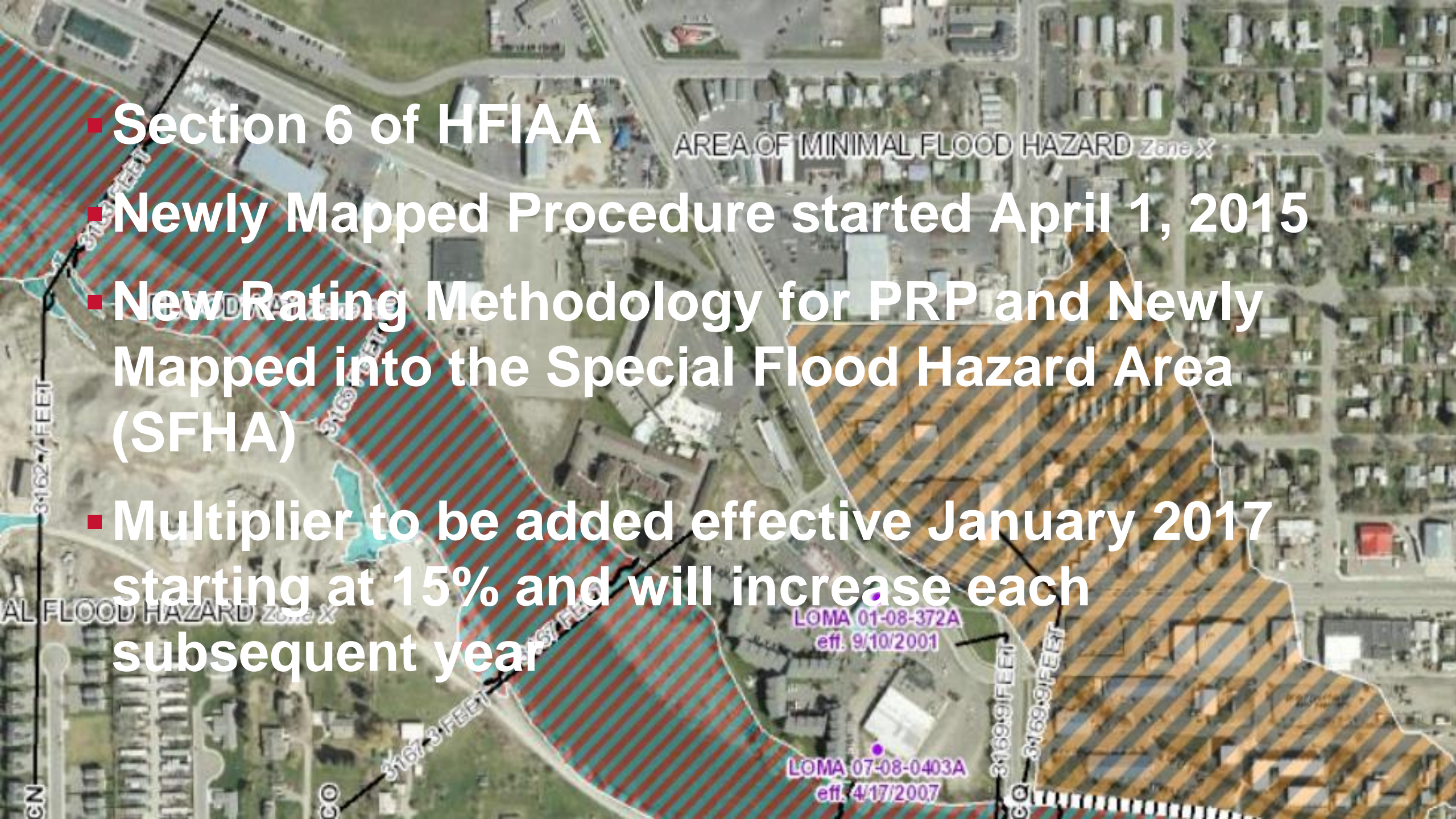


# Non-Residential Business Properties

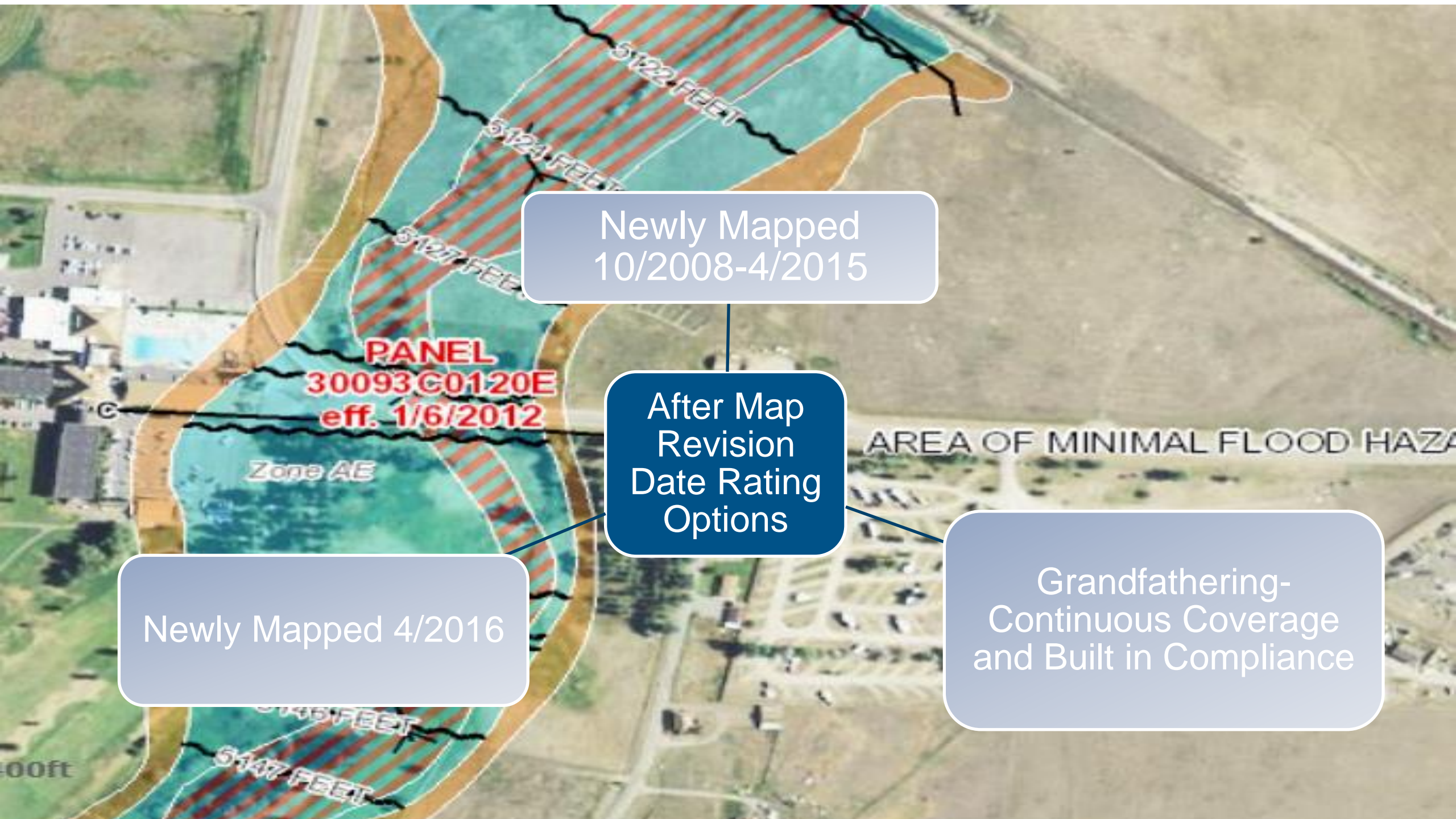
- Required by Section 100205 of Biggert-Waters 2012 (BW-12)
- 25% annual premium increase on pre-FIRM subsidized biz properties
- Process started in November 2015
- Identify the subset of Non-Residential class
- Agent must supply information on this class
- Renewal offer
- Application modification
- Re-underwriting
- Definition: licensed commercial enterprise which generates income & is non-habitational or mixed used with 50% or less is devoted to residential





- 
- Section 6 of HFIAA
  - Newly Mapped Procedure started April 1, 2015
  - New Rating Methodology for PRP and Newly Mapped into the Special Flood Hazard Area (SFHA)
  - Multiplier to be added effective January 2017 starting at 15% and will increase each subsequent year





Newly Mapped  
10/2008-4/2015

After Map  
Revision  
Date Rating  
Options

Newly Mapped 4/2016

Grandfathering-  
Continuous Coverage  
and Built in Compliance

**PANEL  
30093 G0120E  
eff. 1/6/2012**

Zone AE

AREA OF MINIMAL FLOOD HAZARD

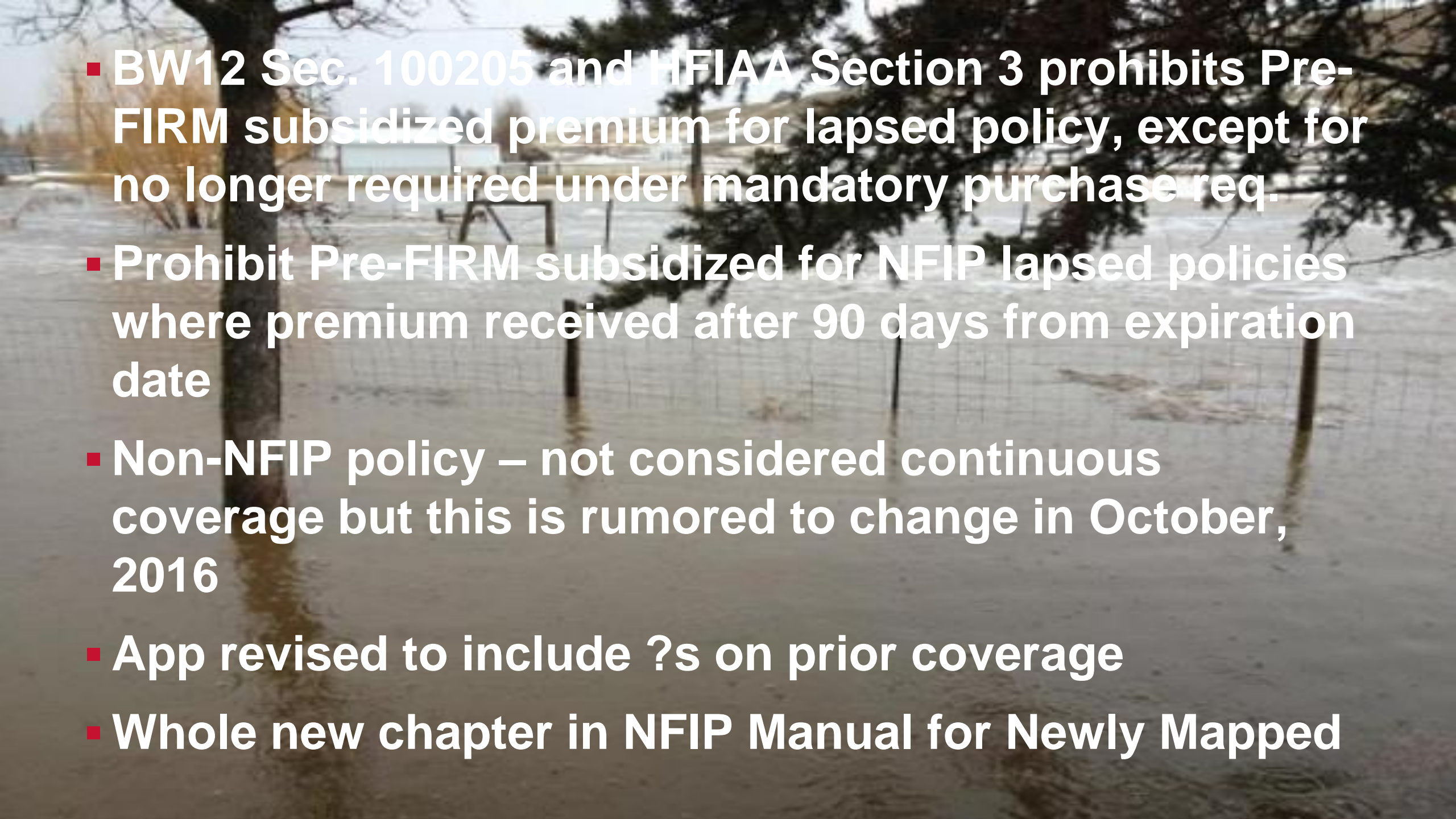
100ft



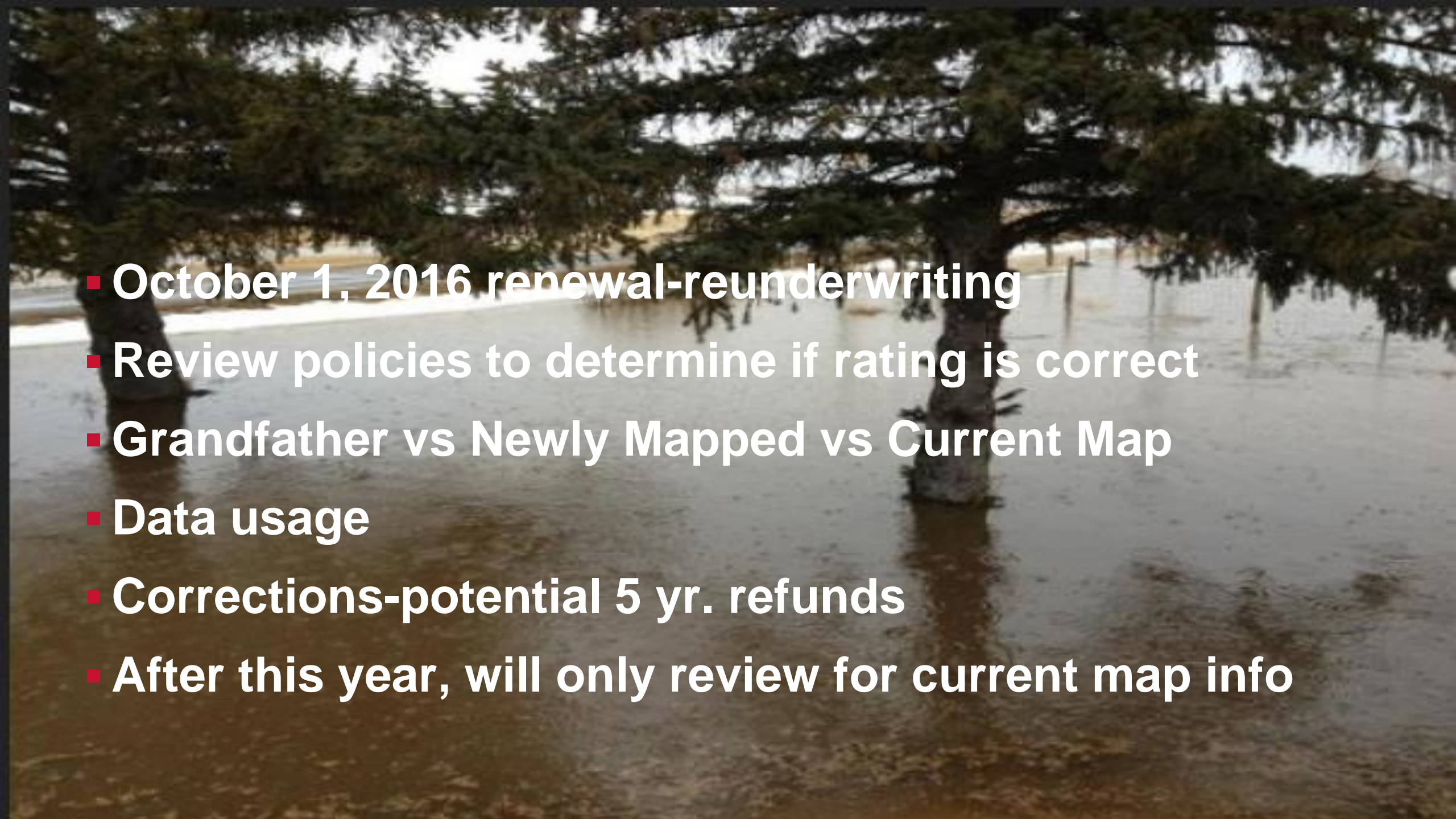
- Preferred Risk Policies and PRP Eligibility Extension
- Ineligible Properties for Newly Mapped





- 
- BW12 Sec. 100205 and HFIAA Section 3 prohibits Pre-FIRM subsidized premium for lapsed policy, except for no longer required under mandatory purchase req.
  - Prohibit Pre-FIRM subsidized for NFIP lapsed policies where premium received after 90 days from expiration date
  - Non-NFIP policy – not considered continuous coverage but this is rumored to change in October, 2016
  - App revised to include ?s on prior coverage
  - Whole new chapter in NFIP Manual for Newly Mapped



- 
- The background image shows a flooded area, likely a park or residential street. Two large evergreen trees are in the foreground, their trunks partially submerged in murky brown water. In the background, a chain-link fence and some buildings are visible through the haze of the flood. The overall scene is somber and illustrates the impact of flooding.
- **October 1, 2016 renewal-reunderwriting**
  - **Review policies to determine if rating is correct**
  - **Grandfather vs Newly Mapped vs Current Map**
  - **Data usage**
  - **Corrections-potential 5 yr. refunds**
  - **After this year, will only review for current map info**





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*where local matters.*



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## It's time to lock in rates for flood insurance

Story

Comments

Print  Font Size:  

### More Information

- Contact Dan Peterson of Yuba County at 749-5424 for questions related to Yuba County property.
- Contact David Tom of Sutter County at 822-4403 for questions related to Sutter County property.
- Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call the National Flood Insurance HelpCenter at 1-800-621-3362.

Posted: Wednesday, February 24, 2016 7:20 pm | Updated:  
7:22 pm, Wed Feb 24, 2016.

By Eric Vodden/ [evodden@appealdemocrat.com](mailto:evodden@appealdemocrat.com)

Yuba-Sutter residents who pay lower flood insurance rates, even if their property was remapped into a higher risk zone, must have 2016 coverage in place by April to retain those lower rates.

"The difference in premiums between the lower cost and the alternative options can be significant," said Dan Peterson, principal engineer for Yuba County. "It can be a difference of thousands of dollars per year."

Peterson explained the deadline will affect primary residential structures on property newly mapped from B, C, X or D flood zones into an A zone, the worst risk category, between October 2008 and March 31, 2015.

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**FEMA  
Registration  
Assistance:**

**301-447-1200  
email:**

**Independent.Stud  
y@fema.dhs.gov**

Course Code	Course Title
IS-1100	<a href="#"><u>Increased Cost of Compliance</u></a>
IS-1101	<a href="#"><u>Basic Agent Tutorial</u></a>
IS-1102	<a href="#"><u>Theory of Elevation Rating</u></a>
IS-1103	<a href="#"><u>Elevation Certificate for Surveyors</u></a>
IS-1104	<a href="#"><u>NFIP Claims Review for Adjusters</u></a>
IS-1105	<a href="#"><u>EC Made Easy: Elevation Certificate Overview</u></a>
IS-1106	<a href="#"><u>FEMA Mapping Changes</u></a>
IS-1107	<a href="#"><u>Adjuster Customer Service</u></a>
IS-1108	<a href="#"><u>Insuring Condominiums</u></a>
IS-1109	<a href="#"><u>Understanding Basement Coverage</u></a>
IS-1110	<a href="#"><u>Writing Commercial Exposures</u></a>
IS-1111	<a href="#"><u>Introduction to Commercial Claims</u></a>
IS-1112	<a href="#"><u>Introduction to Flood Claims</u></a>
IS-1113	<a href="#"><u>Coastal Barrier Resources Act</u></a>



## ■ Write Your Own Bulletins

- <http://nfipiservice.com/>
- <http://nfipiservice.com/Stakeholder/FEMA7/W-15046.html>

## ■ Flood Insurance Manual

- <http://www.fema.gov/flood-insurance-manual>
- <http://nfipiservice.com/>

## ■ FloodSmart.gov

### Home

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- [NFC](#)

#### Training

- [NFIP Training](#)

#### Claims

- [APDA Submission](#)
- [Adjuster Certification](#)
- [Claims Polling Submission](#)
- [SALAE](#)
- [ICC Submissions](#)
- [Sandy Related Litigation Tracking](#)
- [Sandy Related SALAE Type I Engineering Services](#)

#### Underwriting

- [Underwriting Submission](#)
- [HFIAA Refunds Polling Submissions](#)

#### Mailing Lists

- [WYO Clearinghouse & eWatermark](#)

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2015 2014 2013 2012

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National Flood Conference

**NFIP Training 2015 Workshops Agents and Adjusters**

To maintain "Active" status for NFIP Adjuster Certification or to become certified, adjusters must attend a 2015 Claims Workshop.



iService team



PORTAL



# So What Else Is New?

## ■ Elevation Certificate

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
ELEVATION CERTIFICATE  
IMPORTANT: FOLLOW THE INSTRUCTIONS ON PAGES 9-16

OMB Control Number: 1660-0028  
Expiration: 11/30/2018

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

**SECTION A - PROPERTY INFORMATION**

A1. Building Owner's Name: \_\_\_\_\_ Policy Number: \_\_\_\_\_

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: \_\_\_\_\_ Company NAIC Number: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.): \_\_\_\_\_

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): \_\_\_\_\_

A5. Latitude/Longitude: Lat. \_\_\_\_\_ Long. \_\_\_\_\_ Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number: \_\_\_\_\_

A8. For a building with a crawlspace or enclosure(s): \_\_\_\_\_

A9. For a building with an attached garage: \_\_\_\_\_

a) Square footage of crawlspace or enclosure(s) \_\_\_\_\_ sq ft

a) Square footage of attached garage \_\_\_\_\_ sq ft

b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade \_\_\_\_\_

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade \_\_\_\_\_

c) Total net area of flood openings in A8.b \_\_\_\_\_ sq in

c) Total net area of flood openings in A9.b \_\_\_\_\_ sq in

d) Engineered flood openings? ☐ Yes ☐ No

d) Engineered flood openings? ☐ Yes ☐ No

**SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION**

B1. NFIP Community Name & Community Number: \_\_\_\_\_

B2. County Name: \_\_\_\_\_

B3. State: \_\_\_\_\_

B4. Map/Panel Number: \_\_\_\_\_

B5. Suffix: \_\_\_\_\_

B6. FIRM Index Date: \_\_\_\_\_

B7. FIRM Panel Effective/Revised Date: \_\_\_\_\_

B8. Flood Zone(s): \_\_\_\_\_

B9. Base Flood Elevation(s) (Zone AO, use base flood depth): \_\_\_\_\_

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9:  
☐ FIS Profile ☐ FIRM ☐ Community Determined ☐ Other/Source: \_\_\_\_\_

B11. Indicate elevation datum used for BFE in item B9: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: \_\_\_\_\_

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? ☐ Yes ☐ No  
Designation Date: \_\_\_\_\_

**SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)**

C1. Building elevations are based on: ☐ Construction Drawings ☐ Building Under Construction ☐ Finished Construction

C2. Elevations - Zones A1 - A30, AE, AH, A (with BFE), VE, V1 - V30, V (with BFE), AR, AR/A, AR/AE, AR/A1 - A30, AR/AH, AR/AO. Complete items C2.a-h below according to the building diagram specified in item A7. In Puerto Rico only, enter meters.  
\*A new Elevation Certificate will be required when construction of the building is complete.

Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_

Indicate elevation datum used for the elevations in items a) through h) below: ☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used:

a) Top of bottom floor (including basement, crawlspace, or enclosure floor) \_\_\_\_\_ feet ☐ meters

b) Top of the next higher floor \_\_\_\_\_ feet ☐ meters

c) Bottom of the lowest horizontal structural member (V Zones only) \_\_\_\_\_ feet ☐ meters

d) Attached garage (top of slab) \_\_\_\_\_ feet ☐ meters

e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) \_\_\_\_\_ feet ☐ meters

f) Lowest adjacent (finished) grade next to building (LAG) \_\_\_\_\_ feet ☐ meters

g) Highest adjacent (finished) grade next to building (HAG) \_\_\_\_\_ feet ☐ meters

h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support \_\_\_\_\_ feet ☐ meters

FEMA Form 086-0-33 (7/15)

Replaces all previous editions.

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ELEVATION CERTIFICATE

OMB Control Number: 1660-0028  
Expiration: 11/30/2018

**SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION**

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Were latitude and longitude in Section A provided by a licensed land surveyor?  
☐ Yes ☐ No

☐ Check here if attachments.

Certifier's Name: \_\_\_\_\_ License Number: \_\_\_\_\_

Title: \_\_\_\_\_ Company Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)**

For Zones AO and A (without BFE), complete items E1-E5. If the certificate is intended to support a LOA or LOA/R-F request, complete Sections A, B, and C. For items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ feet ☐ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is \_\_\_\_\_ feet ☐ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6-9 with permanent flood openings provided in Section A items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is \_\_\_\_\_ feet ☐ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is \_\_\_\_\_ feet ☐ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is \_\_\_\_\_ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: if no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

**SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION**

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Telephone: \_\_\_\_\_

Comments: \_\_\_\_\_

☐ Check here if attachments.

FEMA Form 086-0-33 (7/15)

Replaces all previous editions.

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OMB Control Number: 1660-0028  
Expiration: 11/30/2018

**SECTION G - COMMUNITY INFORMATION (OPTIONAL)**

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in items G8 - G10. In Puerto Rico only, enter meters.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. ☐ The following information (Items G4-G10) is provided for community floodplain management purposes.

G4. Permit Number: \_\_\_\_\_ G5. Date Permit Issued: \_\_\_\_\_ G6. Date Certificate of Compliance/Occupancy Issued: \_\_\_\_\_

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: \_\_\_\_\_ feet ☐ meters Datum: \_\_\_\_\_

G9. BFE or (in Zone AO) depth of flooding at the building site: \_\_\_\_\_ feet ☐ meters Datum: \_\_\_\_\_

G10. Community's design flood elevation: \_\_\_\_\_ feet ☐ meters Datum: \_\_\_\_\_

Local Official's Name: \_\_\_\_\_ Title: \_\_\_\_\_

Community Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Comments: \_\_\_\_\_

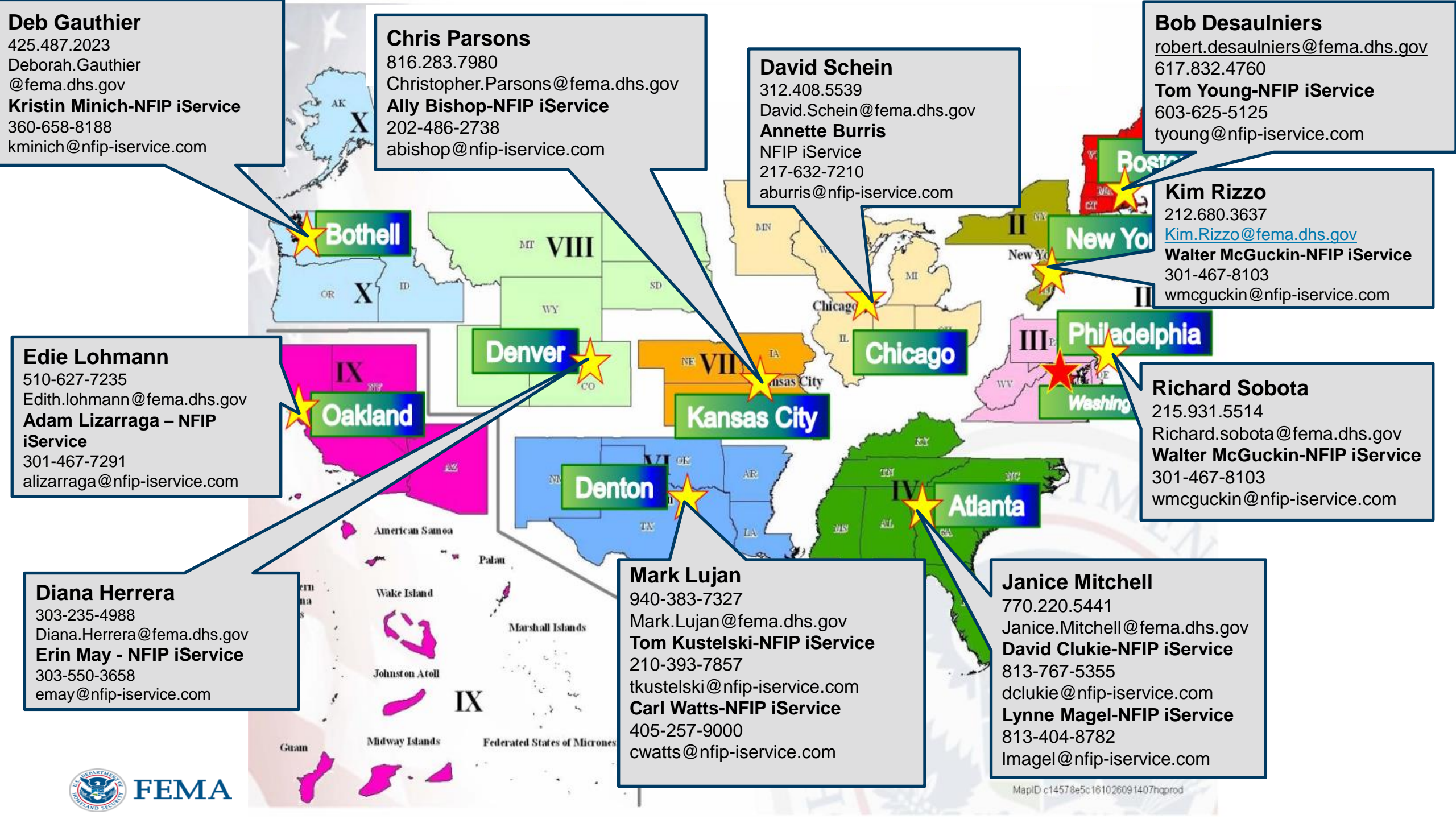
☐ Check here if attachments.

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A photograph of a plaid couch floating in a body of water. The couch is dark-colored with a plaid pattern in shades of blue, red, and white. It is partially submerged, with its backrest and one armrest visible above the water. The water is calm, reflecting the couch and the surrounding environment. In the background, a wooden dock or pier is visible, with its structure extending into the water. The overall scene is somewhat surreal and evokes a sense of loss or abandonment.

Life  
Is **Not** Waterproof